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From the desk of
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PUBLIC HEALTH, WELFARE & SAFETY

Exhibit No. 4

Date 3-30-2009

Bill No. HB 250

March 30, 2009

Senate Public Health, Welfare & Safety Committee
Montana State Senate

Dear Senator:

I emphatically urge you and all Montana legislators to vote for HB 250 regarding the Montana Comprehensive Health Association (MCHA). Further, I encourage you to provide MCHA with the necessary funding for this program, as was initially included in HB250.

This incredible program is unfortunately a necessity for many Montanans with "pre-existing illnesses" and are self-employed, work for small businesses without health insurance benefits, or are unemployed. These folks (*including myself*) often have no other health insurance options available. The financial impact to these families (*and the government*) would be devastating without affordable health insurance coverage.

Considering the current fiscal position the State of Montana is in (*and the undeniable budget challenges*), I clearly understand how difficult it will be to appropriate funding for this program. However, this is not a "hand out", but is an investment which is likely to save our Montana and US taxpayers a substantial amount of money in the long run.

BUDGETARY IMPACT—

With the demise of our healthcare system and our nationwide economy, (*and no fast or easy solutions for either problem*), it's more important than ever for our legislators to look carefully at the short and long-term costs and benefits of every program. Fully funding MCHA is the right thing to do for so many reasons.

First off, this program will save money for our state, country and society in the long run. *NOT fully funding this program will lead to higher government spending* for Medicaid, unemployment, and disability benefits, while reducing income tax collections...to name a few of the more serious fiscal implications.

Obviously, when people cannot purchase affordable health insurance, many are likely to end up declaring bankruptcy due to their exorbitant healthcare costs realized from treating their illness. Broke people cost the government more money in needed services and lost revenue. When people cannot purchase affordable health insurance, many of us with pre-existing illnesses are likely to become sicker because we forego some of the exams, procedures, and treatments we need to remain healthy (due to the costs). And, sicker people cost the government and society as a whole a lot more money. When people cannot purchase affordable health insurance, and when they become sicker, they're more likely to become unable to work. And unemployed people can cost us all a lot of money, too. *Hate to say it, but folks that end up dying due to lack of appropriate medical care do NOT make good taxpayers.*

On the other hand, we can avoid some of the long-term costs, while recouping a significant portion of the short-term costs of the MCHA with premiums paid to the MCHA plan by the individuals using it. And, from a personal perspective, the premiums certainly aren't cheap. Without fully funding this program, already high premiums are likely to be raised even further—pricing many people right out of MCHA programs altogether.

HUMAN IMPACT: MY STORY—

I am probably going to need MCHA in the near future. I am a 45-year old married woman with a 5-year old daughter. For about 25 years, I was employed in professional full-time positions in Montana (*i.e., a solid taxpayer*). I also have been a highly active volunteer contributor to my communities (*Great Falls, Helena, and Clancy*), including serving on several non-profit boards of directors. I was the picture of health and had never been hospitalized before (*with the exception of having my child*), nor had I been diagnosed with any major illnesses. Through my employment, I was always able to purchase health insurance for both me and my family. (Since my husband is self-employed as a counselor, we don't have that option through his work.)

Two years ago, our world was turned upside down. Just as yours could be. Within 24-hours, I suddenly became very ill...was hospitalized—including being placed on a ventilator for a week—and the doctors never did determine a definitive cause for my illness. I do know that I'm lucky to still be alive. As a result of my illness/hospitalization, I was plagued by various health issues and my physician recommended I only return to work on a part-time basis (*i.e., much less than the typical 50-60 hours a week that I had previously worked.*) Following three months off from work, I returned to my job on a part-time basis and gradually increased my hours over the next year or so.

Unfortunately, my job was extremely stressful to begin with. But it became nearly unbearable after my illness, particularly from a health perspective. (*Of course, there's more to this story, but suffice it to say that my employer of 14 years—with whom I had successfully risen the ranks to a Vice President position—wasn't very patient with my recovery process.*) Due to my deteriorating health, my doctor recommended I go on complete medical leave again (*following a year of working part time.*) Heeding her advice, I not only went on medical leave, but resigned my position. (*I knew I couldn't put my health at risk any longer and my employer wasn't flexible enough to make any changes to improve the situation.*) Leaving my job was the most difficult decision I have ever made. My biggest concern was that I knew I would be losing health insurance coverage for me and my family. But we decided that insurance coverage doesn't mean a lot if you're not around to need it.

As expected, I was turned down for individual health insurance, due to my pre-existing "illness". My greatest stroke of luck came when I learned my employer had recently grown large enough in employees to be required to offer COBRA coverage. (*Up until then, they had too few employees and didn't have to offer it.*) I'm currently on COBRA insurance through my former employer—and while it won't even run out for another 8 months, I'm already worried about it!

A local insurance agent has recommended I purchase the Montana Comprehensive Health Association plan. While the MCHA plan would cost more money (*for premiums, co-pays, and the deductible*) and would provide poorer coverage than I currently have, I'm praying it will be available to me when I need it. I will definitely sleep better at night knowing this program is on solid footing—it's a safety net for me and my family.

A couple of personal side-notes:

- Fortunately, since my husband and daughter don't have any health problems, we have been able to purchase individual health insurance policies for them.
- Considering the lack of employment opportunities for part-time jobs (*with insurance benefits*) for professional marketing positions in Helena, Montana, I've been looking into launching my own business. This way, I could do the work I love on a part-time basis and eventually make a decent living at it (*i.e., pay more taxes*). Ideally, as my business grows, I will become healthy enough to work full-time again. (*URCH! Oh, yeah, that would mean I would be self-employed and would still leave me without health insurance.*)
- One might ask why my husband doesn't walk away from his own successful business and work for an employer with health insurance benefits. Other than the fact that he enjoys being self-employed (*allowing more flexibility for child-rearing activities and fewer daycare costs*) and loves the work he does, the pay cut he would need to take if we were to stay in Montana would far outweigh the value of the health insurance benefits. Of course, without MCHA, we may need to look for other employment opportunities—out of state. (*There goes some more Montana tax dollars.*)

IN CONCLUSION—

As a Montana resident, I urge my State and our Legislators to approve full funding for the Montana Comprehensive Health Association for as long into the future as possible. At least until some national reforms are made to our broken healthcare system which will make other options available to those of us that are unable to afford health insurance options.

And, hurry, please. My COBRA runs out on 12/31/09 at 12:00 midnight. One day it may be you or a close family member that desperately needs this program! Make sure we're all covered!

Most Respectfully,

Jamie Guenther
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